ABSTRACT OF THE DISCLOSURE

A method, apparatus, storage medium, and propagated signal for verifying possession of a user code by a user using a data entry terminal. According to an embodiment, a scramble key is generated. The scramble key is provided to the user and the user prompted to generate an input code by modifying the user code in accordance with the scramble key. The input code is then received from the user. In a further embodiment, it is determined whether the user used the user code to generate the input code, and access by the user of an account associated with the user is permitted only if the user is determined to have used the user code to generate the input code.